

BANKING & FINANCE

THE BANKING INDUSTRY IN EMERGING MARKETS IS FAST GROWING AND RAPIDLY CHANGING.

The banking industry in emerging markets is fast growing and rapidly changing. Growth in the industry is driven by underlying economic growth. Changes are the result of changes in regulation, technology and competition.

Typically, the industry recruits graduates from a variety of disciplines who qualify through entrance exams that test for basic analytical and communication skills. Learning and development mostly happens on the job. Continuous education is provided through local institutes of bankers. Certification by these institutes is linked to career advancement. In addition, in house training department provide a large number of trainings targeted at different levels and functions. Most of the in house trainings are conducted by in house managers.

This model of capability building has been facing challenges. Banks increasingly see the need for their personnel to develop broader strategic thinking, have exposures to practices in other countries and contexts, develop deeper

understanding of technology and regulatory changes that are reshaping the industry. As the industry has grown, profitability has declines. This decline has prompted banks to look for solutions to improve profitability, solutions that focus both on cost savings and revenue enhancement. Revenue enhancement is expected not only through growth in traditional product lines but also through new products and services, especially those mounted on digital platforms.

AIT Extension has a long experience of custom designing programs to suit needs of specific banks. These programs aim to develop bank managers' overall business competencies, ability to analyze trends in industry and economy, knowledge of best practices across a variety of functions and skills to lead teams in contextually appropriate ways. A powerful backend support ensures a smooth and enjoyable program delivery from which participants emerge feeling refreshed and informed.

What AIT offers



AIT Extension uses a mix of engaging and modern pedagogical tools that enhance quality of learning and directly support improvement in organizational performance.



Facilitators are bankers with practical experience and academics with deep knowledge of industry practices and relevant theories.



Projects/Programs

Clients include Bangladesh Bank (Bangladesh), Bank of Bhutan (Bhutan), Raashtriya Banijya Bank (Nepal), Sampath Bank (Sri Lanka), Bank of Ceylon (Sri Lanka).



A one year **Professional Masters in Banking and Finance** for practicing bankers.



Certificate program titled **Business Competency Development Program** for bankers which aims to develop strategic thinking in participants in the backdrop of macro economic and industry analysis.



A certificate program titled **Leadership in Banking and Financial services** which adopts leader-follower exchange models to build skills of leading diverse teams and its members in the context of banks and financial institutions.



A certificate program titled **Bank Branch Management** using simulation which aims of to build skills for managing branch profitability in a competitive setting.



A certificate program titled **Financial Modeling** which uses spreadsheets to develop financial models for a variety of large investments including those in energy and infrastructure.



A certificate program titled **Business Valuation** which introduces participants to the theories and assumptions of different types of business valuation models and uses case studies to illustrate their application.

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